



U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, D.C. 20410-0001

THE SECRETARY

December 16, 2002

Mr. Steve Fritts
Chairman
Appraisal Subcommittee
Federal Financial Institutions
Examination Council
2000 K Street, NW, Suite 310
Washington, DC 20006

Dear Mr. Chairman:

Section 202(e)(2) of the National Housing Act [12 U.S.C. 1708 (e) (2)] states:
"The Appraisal Subcommittee of the Federal Financial Institutions Examination
Council shall include the Secretary or his designee."

Mrs. Laura A. Lamar served as the Secretary's designee to the Appraisal
Subcommittee from April 2002 until October 2002. Effective immediately, I hereby
appoint Ms. Joyce Richardson Johnson, Manager, Valuation Branch, Office-of Single
Family Program Development, as my designee to the Appraisal Subcommittee.

Sincerely,

A handwritten signature in black ink, reading "Mel Martinez", is positioned above the printed name.

Mel Martinez